



Dr. Manish Madhav Deshmukh
Assistant Professor and Head
Department of Commerce

Sonopant Dandekar Arts, V.S. Apte Commerce & M.H. Mehta Science College, Palghar

Investor Awareness Forum

Department of Commerce & Department of Management Studies

Date : 22nd July, 2021

To,
The Principal
Sonopant Dandekar Arts, V.S. Apte Commerce and
M.H. Mehta Science College,
Palghar.

**Subject : Proposal for Organizing 4 days online "Financial Education For
Young Citizen Kona Kona Shiksha' Batch No. 1**

To,
Dr. Manish Deshmukh,
HOD – Commerce Department,
Sonopant Dandekar College,
Palghar.

Sub: Proposal for the Financial Literacy Programs

Respected Sir,
Greetings!

Hope you are doing well!

On behalf of WX Consultants Pvt Ltd, we would like to share the proposal for the Financial Literacy Programs for Sonopant Dandekar College, Palghar
At WX Consultants Pvt Ltd, Nashik, we will take the leadership of organizing the Financial Literacy Programs. The proposal shall also be of immense use for Financial Literacy as per one of the objective of Sonopant Dandekar College, Palghar under the holistic development of students.

Your guidance & suggestions are always solicited.
Please find attached Financial Proposal with every detail.

Looking forward to hearing your thoughts on the same.

Thanking You

Regards

Dipali Chandak
Director
9423785054

National Institute of Securities Markets (NISM) and Kotak Securities Ltd (KSL) has launched a project-Kona Kona Shiksha, a CSR initiative of KSL on Education and Livelihood to promote financial literacy among the young citizens of the country.

Being a knowledge partner, NISM will implement the project through empaneled Resource Persons and train students at colleges across India through online or offline teaching.

We at Sonopant Dandekar College, Palghar as a part of our corporate social responsibility Department of Commerce had launched Investor Education Initiative in the form of Investor Awareness Forum on the occasion of the Golden Jubilee year of our college.

Wx Consultants Pvt. Ltd. Would like to organize 4 days online 'Financial Education For Young Citizen Kona Kona Shiksha' in association with the Department of Commerce and Department of Management Studies under the banner of Investor Awareness Forum.

Name of the Programme: 'Financial Education For Young Citizen Kona Kona Shiksha'

Organizer : Wx Consultants Pvt. Ltd., Department of Commerce and

Department of Management Studies

Proposed Dates : 2nd to 6th August, 2021

Speaker of the Programme : Mrs. Dipali Chandak, Director,
WX Consultants Pvt. Ltd. Nashik

Proposed Venue : Online

Proposed By



Dr. Manish Madhav Deshmukh
Assistant Professor and Head
Department of Commerce

Request Letter



WX Consultants Pvt Ltd



An Initiative of
National Institute Of Securities Markets (NISM), Mumbai
&
Kotak Karma, Mumbai
“FINANCIAL EDUCATION FOR YOUNG CITIZEN”
Kona Kona Siksha



Subject: Request to join “Financial Literacy Mission for young citizen” Initiated by NISM & Kotak Karma, Mumbai

Respected Sir/Madam,

We WX Consultant Private Limited, Nasik, request your institute to join in web based “FINANCIAL EDUCATION FOR YOUNG CITIZEN” for final year Commerce graduate, post graduate students.

We request you to participate in “Kona Kona Siksha Mission” of India.

This session will be conducted online by **SEBI** experts who will help in guiding the participants in terms of financial market and various other aspects of finance.

Content of the session

- Creating awareness of personal finance framework.
- Awareness of pre-requisites for investing in securities markets.
- Understanding of precautions and awareness of risk involved while investing in securities markets
- Capacity building for evaluation of investment opportunities in securities markets.
- Awareness of employment opportunities in financial service industries.
- Creating awareness of self-employment opportunities viz. investment advisors or authorized persons of brokers.
- Empowerment of students for facing interviews with financial services industry employment opportunities.

Features

- Time and date as per mutual convenience.
- Minimum 60 and maximum 100 participants (Final Year Graduate/Post Graduate)
- Session duration – 10hrs (As per mutual convenience can schedule ideal 2 days)
- Language Marathi/Hindi/English (can choose any language as per the expectation of participants) No Cost involved for Institute.
- **No Cost involved for Institute**
- Appreciation certificate to institute for supporting “ Financial Education for Young Citizen”
- Students shall take test after completing the training for certificate.

We know that, your institute is one of the best in the industries when it comes to up skilling the students to build their career and guide them to better future. On this backdrop, we know your association with this forum will help us to achieve the way to build a Better Future for student

“Financial Education fuels financial literacy which enables an inclusive financial system”

Waiting for positive reply

Best Regards,

Shalmali Shetty, Head, Corporate Relation (T&D) 8484844755

On Behalf of

Mrs. Dipali Chandak

Director, WX Consultants Pvt. Ltd, Nashik

Office Address: WX Consultants Pvt Ltd, Spectrum Building, Suyojit Lawns Road, Plot No. 10/A,
Kamgar Nagar Satpur, Nashik- 422007

Office Telephone: +91 253-6603229 Email: info@wisdomxtra.com, wisdomxtra@gmail.com

Website: www.wisdomxtra.com



Dr. Manish Madhav Deshmukh
Assistant Professor and Head
Department of Commerce

Sonopant Dandekar Arts, V.S. Apte Commerce & M.H. Mehta Science College, Palghar

Investor Awareness Forum

Department of Commerce & Department of Management Studies

“Financial Education For Young Citizen Kona Kona Shiksha’

Budget

National Institute of Securities Markets (NISM) and Kotak Securities Ltd (KSL) has launched a project-Kona Kona Shiksha, a **CSR initiative of KSL** on Education and Livelihood to promote financial literacy among the young citizens of the country.

Online sessions : Free

Cost for Participants: No Cost Involved for Participants.

Proposed By

Dr. Manish Madhav Deshmukh
Assistant Professor and Head
Department of Commerce



Sonopant Dandekar Shikshan Mandali's

Sonopant Dandekar Arts, V. S. Apte Commerce & M. H. Mehta Science College, Palghar

(Best College - University of Mumbai)

(Amongst Top 100 Colleges in India by 'India Today - MDRA Survey 2019')

Notice for Final Year Students

B.Com., BMS, BAF, IT, CS, Law, Engineering, MBA

An Initiative of

National Institute Of Securities Markets (NISM), Mumbai, Kotak Karma, Mumbai

&

WX Consultants Pvt. Ltd., Nashik

(Official training partner of BSEIPF, BSE Ltd. Mumbai)

In association with

Invertors Awareness Forum Department of Commerce

"FINANCIAL EDUCATION FOR YOUNG CITIZEN" Kona Kona Siksha

This session will be conducted online by **SEBI experts** who will help in guiding the participants in terms of financial market and various other aspects of finance.

Content of the session

Features

- There are two Batches 1 & 2.

Final Year Graduate / Post Graduate students.

Session duration – 10hrs (As per mutual convenience can schedule ideal 2 days)

Language Marathi /Hindi /English (can choose any language as per the expectation of participants)

No Cost involved.

Students shall take test after completing the training for certificate.

Study material is available in three languages Marathi/ Hindi/ English.

Interested students fill the following Google form and selected students will get a chance to join the sessions.

<https://forms.gle/xrZkRDuTUwwFqNWG9>

Those students who registered for this Training programme must join the following what's app groups as per your batch.

Batch No. 1 : 3rd August, 2021 to 6th August 2021 time 03.00 to 05.00.

mmd

Dr. Manish Deshmukh
Head Department of Commerce



Ks Save

Dr. Kiran Save
Principal



Sonopant Dandekar Shikshan Mandali's

Sonopant Dandekar Arts, V. S. Apte Commerce & M. H. Mehta Science College, Palghar

(Best College - University of Mumbai)

(Amongst Top 100 Colleges in India by 'India Today - MDRA Survey 2019')

Investor Awareness Forum

Department of Commerce & Department of Management Studies

EVENT SCHEDULE

Theme: **'Financial Education For Young Citizen Kona Kona Shiksha'**

PROGRAMME

03.00 p.m. : Online Zoom Meeting

INAUGURATION (03.05 to 03.10 pm)

In Chair

Mrs. Dipali Chandak,
Director,
WX Consultants Pvt. Ltd. Nashik

03rd August 2021

03.05 p.m. to 03.10.p.m. : Introduction of the Programme MOC

Technical Session

03.10 p.m. to 05.05 p.m. : Technical session Mrs. Dipali Chandak

05.05 p.m. to 05.10 p.m. : Vote of Thanks Ms. Shreya Mishra

04th August 2021

03.00 p.m. to 05.00 p.m. : Technical session Mrs. Dipali Chandak & Shamali Sheety

05th August 2021

03.00 p.m. to 05.00 p.m. : Technical session Mrs. Dipali Chandak & Shamali Sheety

06th August 2021

03.00 p.m. to 05.00 p.m. : Technical session Mrs. Dipali Chandak & Shamali Sheety

05.00 p.m. to 05.10 p.m. : Vote of Thanks Dr. Manish Deshmukh



Sonopant Dandekar Shikshan Mandali's

Sonopant Dandekar Arts, V. S. Apte Commerce & M. H. Mehta Science College, Palghar

(Best College - University of Mumbai)

(Amongst Top 100 Colleges in India by 'India Today - MDRA Survey 2019')

Investor Awareness Forum

Department of Commerce & Department of Management Studies

“Financial Education For Young Citizen Kona Kona Shiksha”

Batch No. 01

Zoom Link

NISM - Kona Kona siksha Sonopant Dandekar College Confirmation

From: Zoom (no-reply@zoom.us)

To: manishdesh@yahoo.com

Date: Tuesday, August 3, 2021 at 01:55 PM GMT+5:30



Hello Manish Deshmukh,

Thank you for registering for NISM - Kona Kona siksha Sonopant Dandekar College. You can find information about this meeting below.

NISM - Kona Kona siksha Sonopant Dandekar College

Date & Time	Aug 3, 2021 02:00 PM India
Meeting ID	834 2386 9042
Passcode	NISM

Please submit any questions to: sales@sumeruedutech.com.

You can [cancel](#) your registration at any time.

WAYS TO JOIN ZOOM

1. Join from PC, Mac, iPad, or Android

Join Meeting

If the button above does not work, paste this into your browser:

[https://us02web.zoom.us/j/83423869042?](https://us02web.zoom.us/j/83423869042?tk=mAkLda5yF4JL_yg8IRzTqXz3YRqLv8d21aS9fWoYpzc.DQIAAAATbHM4chZETFINLVpxT1JgeVZIV1NicTVBYmtrnAAAAAAAAAAAAAAAAAAAAAAAAAAAA&pwd=R0tYemhbWlRTU)

[tk=mAkLda5yF4JL_yg8IRzTqXz3YRqLv8d21aS9fWoYpzc.DQIAAAATbHM4chZETFINLVpxT1JgeVZIV1NicTVBYmtrnAAAAAAAAAAAAAAAAAAAAAAAAAAAA&pwd=R0tYemhbWlRTU](https://us02web.zoom.us/j/83423869042?tk=mAkLda5yF4JL_yg8IRzTqXz3YRqLv8d21aS9fWoYpzc.DQIAAAATbHM4chZETFINLVpxT1JgeVZIV1NicTVBYmtrnAAAAAAAAAAAAAAAAAAAAAAAAAAAA&pwd=R0tYemhbWlRTU)

To keep this meeting secure, do not share this link publicly.

[Add to Calendar \(.ics\)](#) | [Add to Google Calendar](#) | [Add to Yahoo Calendar](#)

2. Join via audio

One tap mobile:

US: [+13126266799](tel:+13126266799), [+13462487799](tel:+13462487799), [+14622487799](tel:+14622487799), [+13423869042](tel:+13423869042)

Or dial:

For higher quality, dial a number based on your current location.

US: +1 312 626 6799 or +1 346 248 7799 or +1 669 900 6833 or +1 929 205 6099 or +1 253 215 8782 or +1 301 715 8592

Meeting ID:

834 2386 9042

[International numbers](#)

Thank you!



Copyright ©2021 Zoom Video Communications, Inc. All rights reserved.



Sonopant Dandekar Shikshan Mandali's

Sonopant Dandekar Arts, V. S. Apte Commerce & M. H. Mehta Science College, Palghar

(Best College - University of Mumbai)

(Amongst Top 100 Colleges in India by 'India Today - MDRA Survey 2019')

Investor Awareness Forum

Department of Commerce & Department of Management Studies

“Financial Education For Young Citizen Kona Kona Shiksha”

Batch No. 1

Link for Recorded Video

‘Financial Education For Young Citizen Kona Kona Shiksha’

Expert Speaker

Mrs. Dipali Chandak,

Director,

WX Consultants Pvt. Ltd. Nashik

03rd August 2021

https://drive.google.com/file/d/1w4xycythzTQMOHNZHDzrGfG4tLctXXD2I/view?usp=share_link

04th August 2021

https://drive.google.com/file/d/1XqWIMo0kyINyUYLRM6eAeCaH1AqDTyIZ/view?usp=share_link

05th August 2021

https://drive.google.com/file/d/1yYqN-34cibMKaXMGM1Gw8AzQZPiY-UdB/view?usp=share_link

06th August 2021

https://drive.google.com/file/d/1FbE3MHzi6LFokpwk5MkS_zdjEEP5h5eh/view?usp=share_link



Sonopant Dandekar Shikshan Mandali's

Sonopant Dandekar Arts, V. S. Apte Commerce & M. H. Mehta Science College, Palghar

(Best College - University of Mumbai)

(Amongst Top 100 Colleges in India by 'India Today - MDRA Survey 2019')

Investor Awareness Forum

Department of Commerce & Department of Management Studies

“Financial Education For Young Citizen Kona Kona Shiksha” Batch No. 1

List of Participants

Sr. No.	Full Name	Stream	E-Mail ID
1	Adarsh Prajapati	Bcom	adarshprajapati781@gmail.com
2	Aishwarya Chandrakant Pandey	Commerce Bcom	Pandayaishwarya07@gmail.com
3	Aishwarya Pandey	B com	pandayaishwarya07@gmail.com
4	AMRITA HARENDRA SINGH	Commerce	as5376347@gmail.com
5	Anjali Sachchidanand Mourya	Commerce	anjalinmourya0001@gmail.com
6	Ankit Sunil Kerkar	SY-BMS	2ankitkerkar@gmail.com
7	Anup Kumar Pandey	Computer Science	anuppandey733076@gmail.com
8	Bhakti Save	Commerce	bhaktisave16@gmail.com
9	Chaitrali Rajendra Chafekar	SYBMS	chaitralichafekar123@gmail.com
10	Chris John Dalvi	FYBMS	chris.dalvi.cd@gmail.com
11	Deepak Awadhesh Yadav	Commerce	deepaky25101@gmail.com
12	Divya Manoj Patil	Tybcom	divyapatil13522@gmail.com
13	Divya Rajkumar Bhute	Commerce	divyabhute698@gmail.com
14	Farhana Jafar Shaikh	Commerce(Tybcom)	shaikhfarhanajafar@gmail.com
15	Farida khan	Mcom	faridakhan1724@gmail.com
16	Gaurav Kamalakar Dhonde	BAF	gauravdhonde422@gmail.com
17	Heena Choudhary	Master of commerce	idolheena123@gmail.com
18	Heena Devaram Rathod	commerce	heenarathod720@gmail.com
19	Isha Dhobi	BMS	dhobiisha2802@gmail.com
20	Jasbir Kaur Rashi	Commerce (T.Y.B.Com)	jasbirkaureshi@gmail.com
21	JAYESH BHIKHU MOHANDKAR	B com	jayeshmohandkar06@gmail.com
22	Jyoti Mishra	Commerce	jkmishra1104@gmail.com
23	Kajol Jayvant Parab	Commerce	Parabkajol10@gmail.com
24	Lalita Mukesh Kaushal	Commerce	lalitakaushal43@gmail.com
25	Mallikarjun polsani	T Y BAF	arjunpolsani4@gmail.com
26	Manali Dasharath Mohite	Student graduate	manalimohite1020@gmail.com
27	Manan Khubilal Jain	BMS	mananjain5077@gmail.com
28	Namrata Baburav Khadapkar	Commerce	namratakhadapkar9@gmail.com
29	Neel Paras Mehta	Commerce	neelmehta70266@gmail
30	Neha Manoj Mhatre	B.com	neha.31mhatre@gmail.com
31	Nikita Vinay Pandey	B. Com (commerce)	pandeynikita961@gmail.com
32	Nisha Omprakash Yadav	TY. BCOM	yadnisha01@gmail.com
33	Omkar Rameshchandra Parekh	TY BCOM	omkarparekh99@gmail.com
34	Purna sanjay rajani	Commerce	rajanipurna117@gmail.com
35	Ragini Kushwaha	TYBMS FINANCE	raginiramprasadkushwaha9095@gmail.com
36	Rakesh Babu Andhere	B commerce	rrakeshandhere@gmail.com
37	Rashmi Ashok Gupta	SYBMS	rashmi.gupta.bms@gmail.com
38	Razia Safeeque Shaikh	Mcom	raziashaikh075@gmail.com
39	Ritik Tarachand Sukhdeve	B.com	sukhdeveritik9@gmail.com
40	Roshan aarif Chouhan	Tybcom Division B commerce	chouhanroshanchouhan89@gmail.com
41	Ruchi Mishra	Commerce	mishraruchi357@gmail.com
42	Ruksar Hasnain Ansari	Commerce	ruksharansari2606@gmail.com
43	Rutuja Sainath Bhoir	TYBCOM	rutujabhoir273@gmail.com
44	Sah Ritu	Commerce	sahrutu85@gmail.com
45	Sakshi satish nayak	Commerce(BAF)	sakshinayak356@gmail.com
46	Sakshi Sudhakar More	Commerce	sakshmore58@gmail.com
47	Saurabh sushil mishra	Commerce	Saurabhm9730@gmail.com

48	Shaikh shifa Mohd faruk	Commerce	Shifu7230@gmail.com
49	Sharayu Ravindra Patil	T.Y.B.Com	sharayurpatil25@gmail.com
50	Shreesha Sachin Patil	Commerce	shreeshapatil25@gmail.com
51	Shruti Rajendra Gharat	.	gharatshruti122@gmail.com
52	Shweta Ramu Ghatal	Commerce	shwetaghatal@gmail.com
53	Shweta Vikas Patil.	Commerce	shwetapatil2703@gmail.com
54	Singh shikha sanjay	Commerce	shikha20singh00@gmail.com
55	Snehal Ganesh dowala	Graduation	ganeshdowala@gmail.com
56	Snehal Nandu Sanap	Commerce	komalsanap2412@gmail.com
57	Sukanya jaywant patil	Student graduate	sukanyap947@gmail.com
58	Swarangi Ratnakant More	Commerce (B.com)	swara3437@gmail.com
59	Taher Khuzema Governor	Commerce	tfkg9270141721@gmail.com
60	Tejal lahanu sutheda	Hindi Marathi	tejalsut01@gmail. Com
61	Trupti Vijay Vaze	T.Y.B.Com	vazetupa143@gmail.com
62	Vaishnavi Balu Kore	Commerce	Korevaishnavi7723@gmail.com



Dr. Manish Madhav Deshmukh
Assistant Professor and Head
Department of Commerce



Sonopant Dandekar Shikshan Mandali's

Sonopant Dandekar Arts, V. S. Apte Commerce & M. H. Mehta Science College, Palghar

(Best College - University of Mumbai)

(Amongst Top 100 Colleges in India by 'India Today - MDRA Survey 2019')

Investor Awareness Forum

Department of Commerce & Department of Management Studies

"Financial Education For Young Citizen Kona Kona Shiksha"

Photographs

Date: 3rd August, 2021

The image shows a Zoom meeting interface. The top portion displays a presentation slide from NiSM (National Institute of Securities Markets) titled "FINANCIAL EDUCATION FOR YOUNG CITIZEN Kona Kona Siksha (A Kotak Securities CSR initiative)". The slide features a photograph of a hand using a calculator, a pink piggy bank wearing a graduation cap, and stacks of coins. Below the photo, it states "Program delivered by NiSM NATIONAL INSTITUTE OF SECURITIES MARKETS An Educational Initiative of SEBI". The slide also includes logos for NiSM, Kotak Karma, and WisdomXtra. A circular inset on the right shows a gallery view of participants, including Dipali Chandak and Karishma Jain. The bottom portion of the image shows the Zoom meeting gallery with 53 participants, including Manish Deshmukh, Anjali Mourya, Ragini kushwaha, Deepak Yadav, Saurabh mishra, Shreya Mishra, Dipali Chandak, Neel Mehta, Shweta Ghatal, Namrata Khadapkar, Jasbir kaur reshi, Divya Manoj Patil, Sharayu Patil, Farhana Shaikhi, Nisha Yadav, Roshan chouhan, Sakshi More, Shikha Singh, Razia Safeeqe Shaikh, Aishwarya Pandey, Karishma jain, Jayesh Mohandkar, and Snehal Sanap. The Zoom interface includes controls for recording, chat, and screen sharing.

Zoom Meeting interface showing a video call with Shreya Mishra. The top bar lists participants: Radhika walzade, Shradha Pawar, Jagadish Joshi, Jyoti mishra, Manish Deshmukh, and Ganesh Jadhav. The main video feed shows Shreya Mishra speaking. The bottom toolbar includes Unmute, Start Video, Security, Participants (55), Polls, Chat, Share Screen, Pause/Stop Recording, Closed Caption, Reactions, and More. A red 'End' button is visible in the bottom right corner.

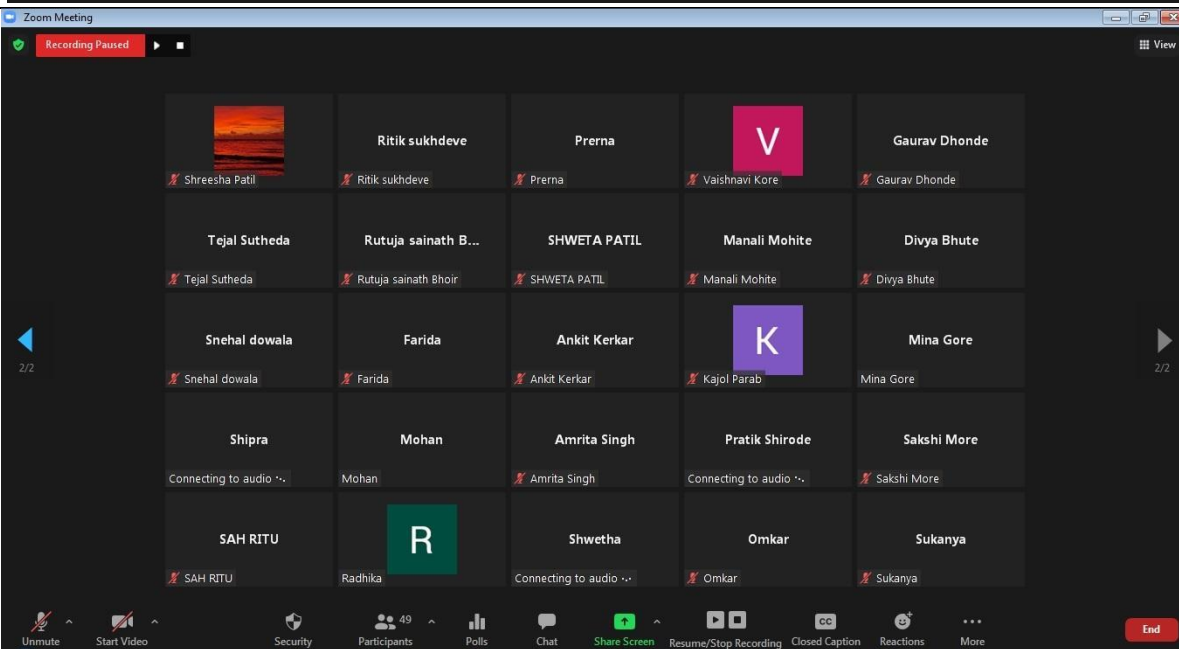
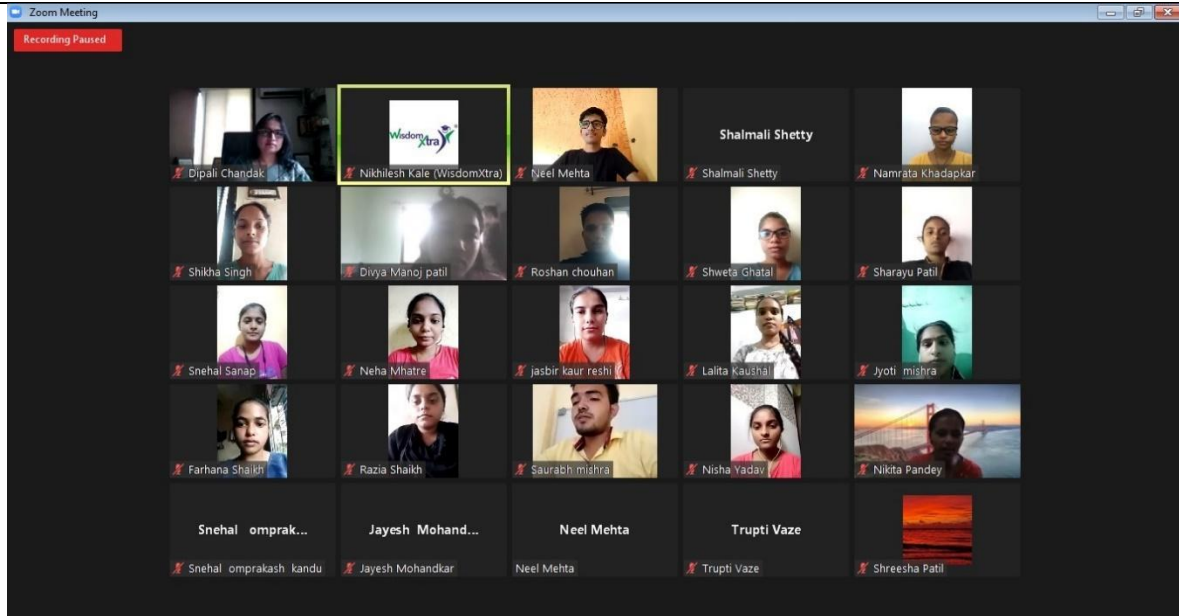
Zoom Meeting interface showing a video call with Dipali Chandak. The top bar lists participants: Mohan, Radhika walzade, Shradha Pawar, Jagadish Joshi, Manish Deshmukh, and Ganesh Jadhav. The main video feed shows Dipali Chandak speaking. The bottom toolbar includes Unmute, Start Video, Security, Participants (58), Polls, Chat, Share Screen, Pause/Stop Recording, Closed Caption, Reactions, and More. A red 'End' button is visible in the bottom right corner.

Zoom Meeting interface showing a shared screen of a presentation slide. The slide content includes:

- NISM** - राष्ट्रीय प्रतिभूति बाजार संस्थान
National Institute of Securities Markets
An Educational Initiative of SEBI
- kotak karma**
- NISM - Schools of Excellence**
- School for Securities Education
 - School for Certification of Intermediaries
 - School for Regulatory Studies and Supervision
 - School for Investor Education and Financial Literacy
 - School for Corporate Governance
 - School for Securities Information and Research

The slide also features a collage of photos showing students and faculty members. A vertical sidebar on the right shows a gallery of participant video thumbnails, including Sharayu Patil, Shweta Ghatal, and Divya Manoj Patil. The bottom toolbar includes Unmute, Start Video, Security, Participants (61), Polls, Chat, Share Screen, Pause/Stop Recording, Closed Caption, Reactions, and More. A red 'End' button is visible in the bottom right corner.

Date: 4th August, 2021



TYPES OF ASSET CLASSES

Below are various financial products which show similar characteristics and behaviour



Zoom Meeting | You are viewing Dipali Chandak's screen | View Options

Recording... | Wisdom Xtra | National Institute of Securities Markets (NISOM) | An Educational Initiative of SPBI | kotak karma

COMPARING VARIOUS ASSET CLASSES

Criteria	Equity	Fixed Income	Real Estate	Commodities	Cash
Return Potential	Above Inflation	Near Inflation	Above Inflation	Near Inflation	Below Inflation
Volatility in Returns	High	Low	High	High	Nil
Liquidity	Very High	High	Very Low	Low	NA
Can one invest small amounts ?	Yes	Yes	No	Sometimes	NA
Can one invest every month/year	Yes	Yes	No	No	NA
Complexity	Average	Less	High	High	NIL

Unmute | Start Video | Security | Participants (51) | Polls | Chat | Share Screen | Pause/Stop Recording | Closed Caption | Reactions | More | End

Zoom Meeting | Recording... | Roshan chouhan

Dipali Chandak

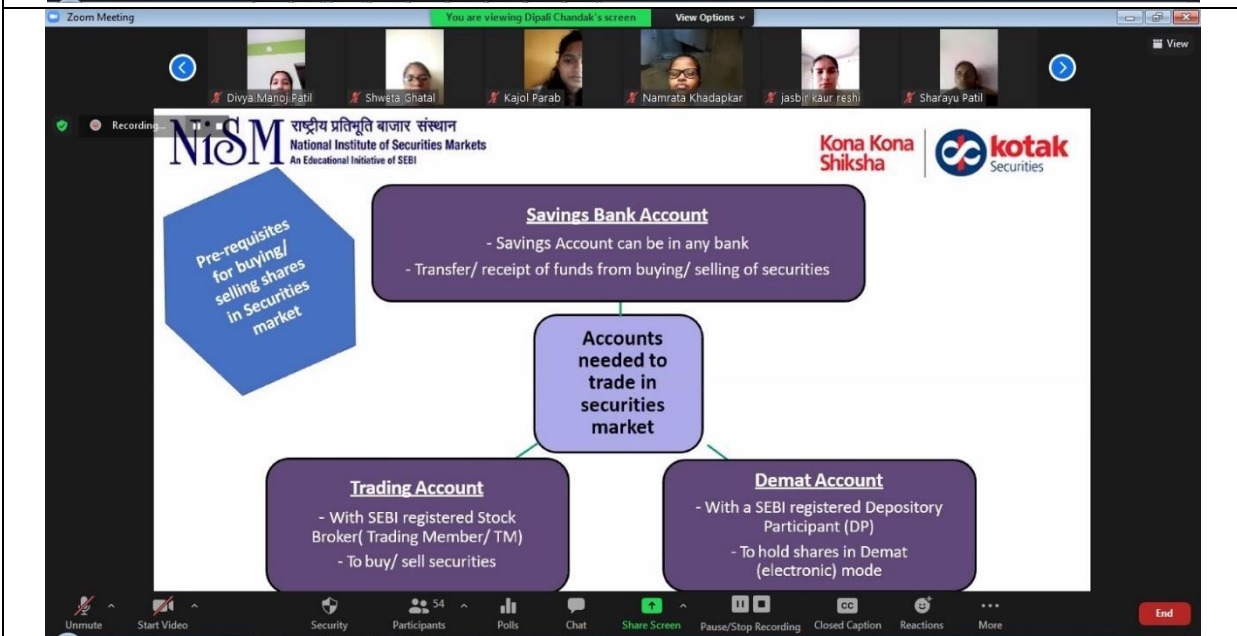
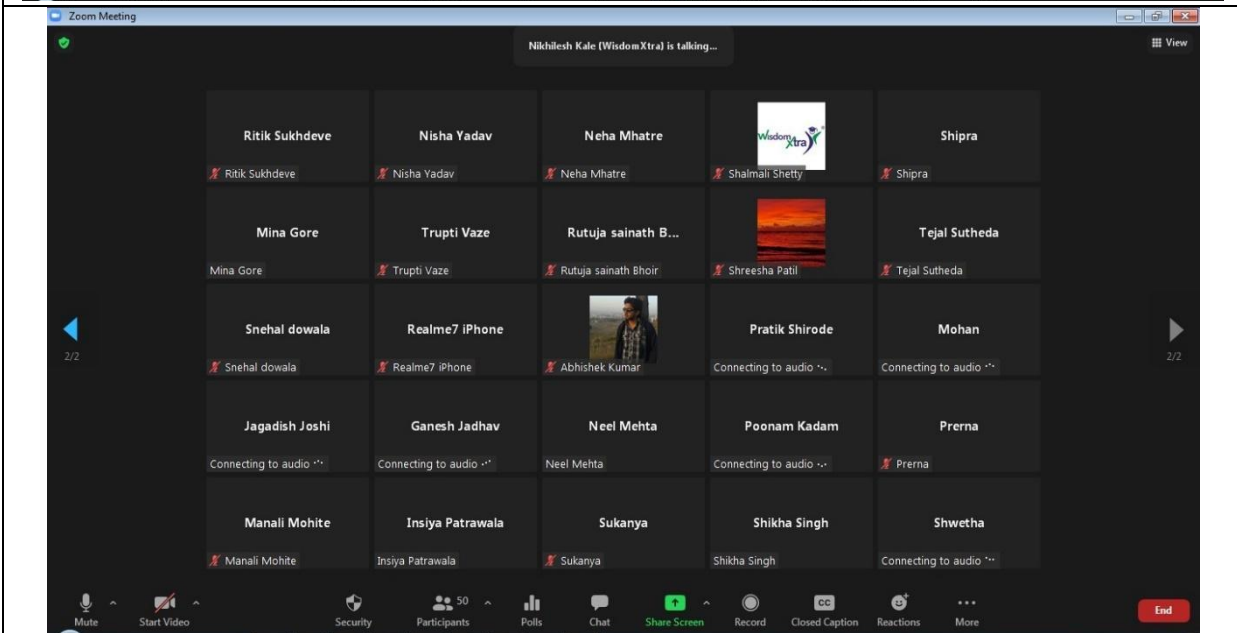
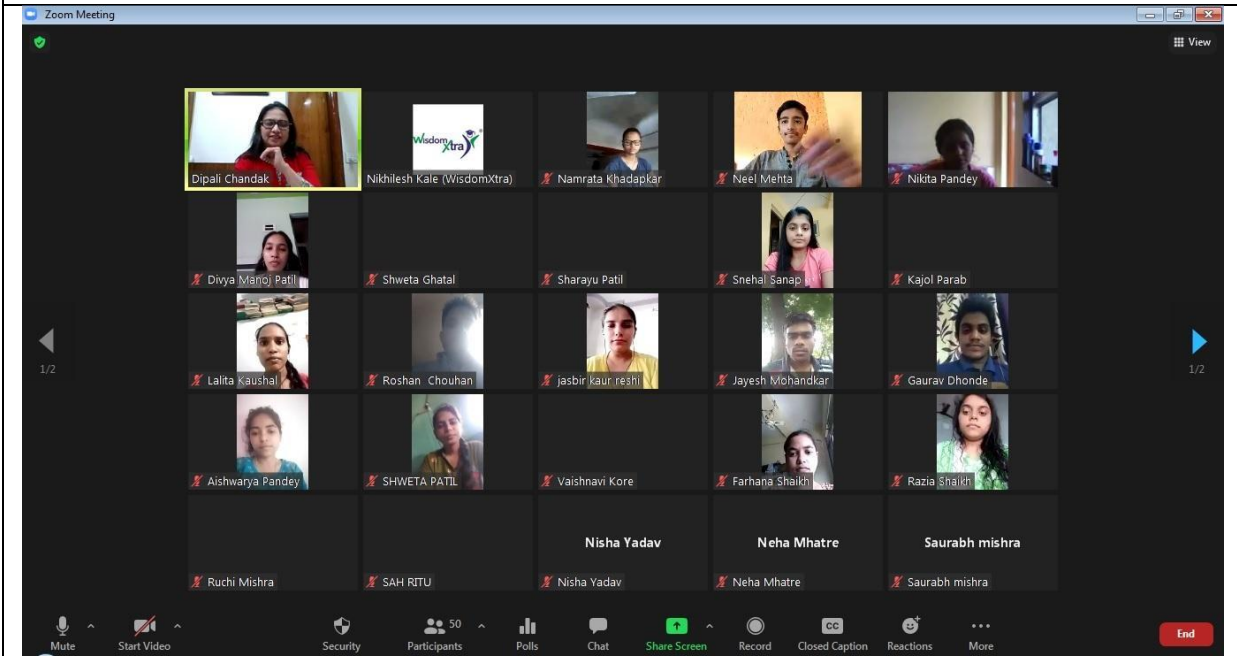
Unmute | Start Video | Security | Participants (50) | Polls | Chat | Share Screen | Pause/Stop Recording | Closed Caption | Reactions | More | End

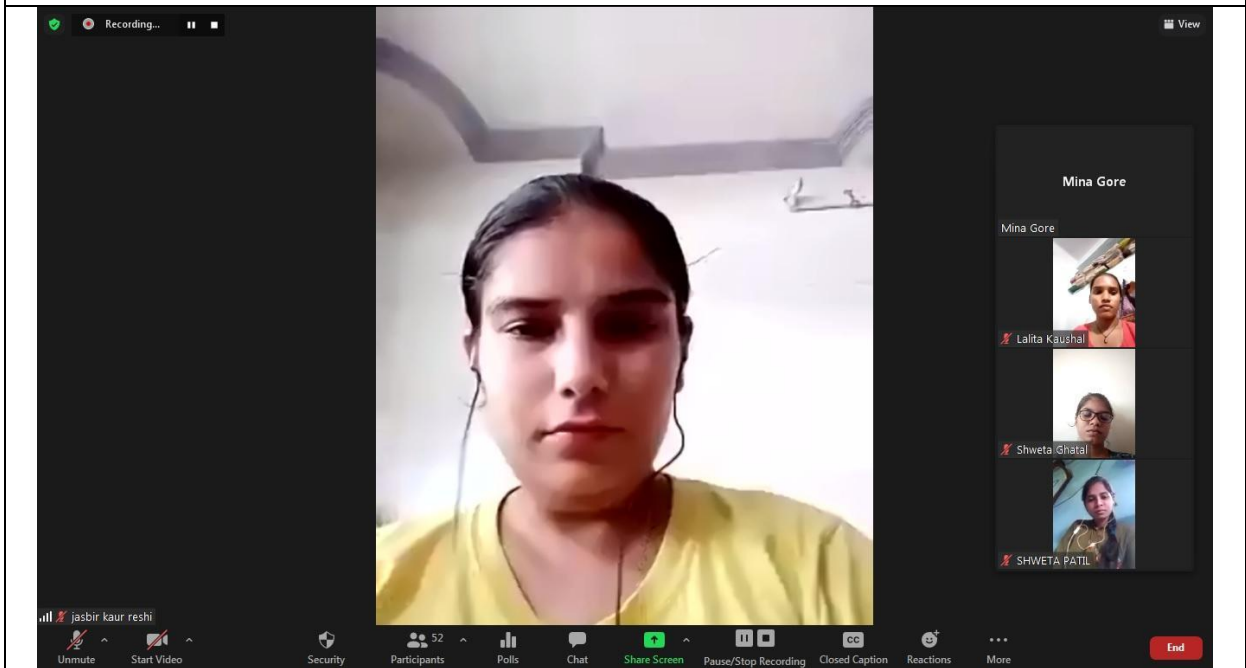
Zoom Meeting | Recording... | View

Participants: Dipali Chandak, Nikhilesh Kale (WisdomXtra), Farhana Shaikh, Lalita Kaushal, jasbir kaur reshi, Shikha Singh, Neel Mehta, Shweta Ghatal, Namrata Khadapkar, Bhakti Save, Sharayu Patil, Nikita Pandey, Saurabh mishra, SHWETA PATIL, Snehal Sanap, MOHD Anas sha..., Jyoti mishra, Neel Mehta, Neha Mhatre, Shreeshha Patil, Jayesh Mohandkar, Vaishnavi Kore, Gaurav Dhonde, Tejal Sutheda, Divya Bhute.

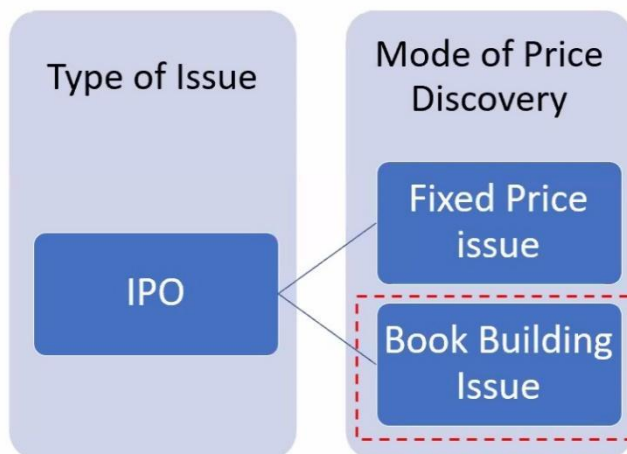
Unmute | Start Video | Security | Participants (51) | Polls | Chat | Share Screen | Pause/Stop Recording | Closed Caption | Reactions | More | End

Date: 5th August, 2021

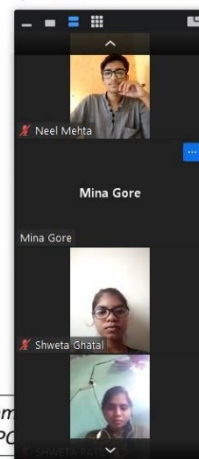




Price Discovery of Shares in a Public Offering



More common mode of IPO

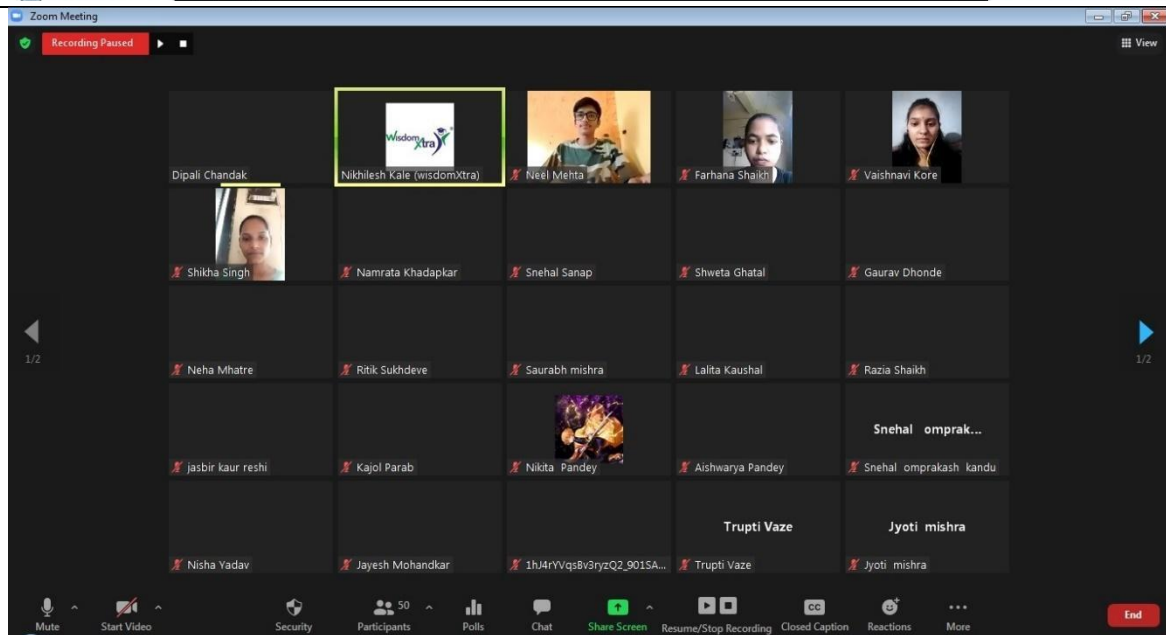
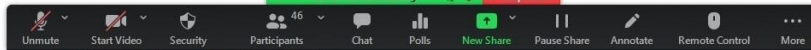


Date: 6th August, 2021

FINANCIAL EDUCATION FOR YOUNG CITIZEN
Kona Kona Siksha
(A Kotak Securities CSR initiative)



Program delivered by



Recording... You are viewing Dipali Chandak's screen View Options

NISM राष्ट्रीय प्रतिभूति बाजार संस्थान
National Institute of Securities Markets
An Educational Initiative of SEBI

Kona Kona Shiksha | **kotak Securities**

Secondary Market – Meaning

- Securities issued by a company for the first time are offered to the public in the primary market. Once the IPO is done and listed, they are traded in the secondary market.
- The main difference between the two is that in the primary market, an investor gets securities directly from the company through IPOs, while in the secondary market, one purchases securities from other investors who are willing to sell the same.
- An investor can trade in securities through the stock exchange with the help of SEBI's registered brokers who aid them in buying and selling of various securities.
 - Some brokers offer internet trade facility or mobile trading facility where investor may place orders through internet facility offered;
 - Some brokers receive trade orders through telephone or cell phone;
 - Some brokers have offices to which investor may physically go, place orders and see that such orders are executed on the trading terminal.
 - Some brokers offer all the above facilities.

Unmute Start Video Security Participants 50 Polls Chat Share Screen Pause/Stop Recording Closed Caption Reactions More End

Recording... You are viewing Dipali Chandak's screen View Options

NISM राष्ट्रीय प्रतिभूति बाजार संस्थान
National Institute of Securities Markets
An Educational Initiative of SEBI

Kona Kona Shiksha | **kotak Securities**

What is a Mutual Fund (MF)?

- Common pool of funds contributed by investors and invested in accordance to the objectives.
- Investments are held in a trust of which the investors alone are the joint beneficial owners.
- Trustees oversee the management through investment managers.

WisdomXtra Nikhlesh Kale (wisdomXtra)
Dipali Chandak
Trupti Vaze
Farhana Shaikh

Zoom Meeting

Archi Raut Sakshi More Divya Bhute Snehal Senap Bhakti Saye

Neel Mehta

Zoom Meeting

Lalita Kaushal Archi Raut Sakshi More Divya Bhute Snehal Senap

Farhana Shaikh's network bandwidth is low

Farhana Shaikh

Sample Certificates



Certificate

This is to certify that

Jasbir Kaur Rashi

From **Sonopant Dandekar Arts, V.s. Apte Commerce And M.h. Mehta Science College, Palghar** participated
in the program "**Kona Kona Shiksha**", conducted by National Institute of Securities Markets (NISM) under
the aegis of CSR program of Kotak Securities Limited
On **06-Aug-2021**, and scored **87.0 %** in the Quiz conducted
subsequent to it.

Whas

Certificate

This is to certify that

Vaishnavi Balu Kore

From **Sonopant Dandekar Arts, V.s. Apte Commerce And M.h. Mehta Science College, Palghar** participated
in the program "**Kona Kona Shiksha**", conducted by National Institute of Securities Markets (NISM) under
the aegis of CSR program of Kotak Securities Limited
On **06-Aug-2021** and the Quiz conducted
subsequent to it.

Whas

NiSM

राष्ट्रीय प्रतिभूति बाजार संस्थान
National Institute of Securities Markets
An Educational Initiative of SEBI

Kona Kona
Shiksha



Certificate

This is to certify that

Ragini Kushwaha

From **Sonopant Dandekar Arts, V.s. Apte Commerce And M.h. Mehta Science College, Palghar** participated
in the program “**Kona Kona Shiksha**”, conducted by National Institute of Securities Markets (NISM) under
the aegis of CSR program of Kotak Securities Limited
On **06-Aug-2021** and the Quiz conducted
subsequent to it.

NiSM

राष्ट्रीय प्रतिभूति बाजार संस्थान
National Institute of Securities Markets
An Educational Initiative of SEBI

Kona Kona
Shiksha



Certificate

This is to certify that

Shaikh Shifa Mohd Faruk

From **Sonopant Dandekar Arts, V.s. Apte Commerce And M.h. Mehta Science College, Palghar** participated
in the program “**Kona Kona Shiksha**”, conducted by National Institute of Securities Markets (NISM) under
the aegis of CSR program of Kotak Securities Limited
On **06-Aug-2021**, and scored **63.0 %** in the Quiz conducted
subsequent to it.

NiSM

राष्ट्रीय प्रतिभूति बाजार संस्थान
National Institute of Securities Markets
An Educational Initiative of SEBI

Kona Kona
Shiksha



Certificate

This is to certify that

Lalita Mukesh Kaushal

From **Sonopant Dandekar Arts, V.s. Apte Commerce And M.h. Mehta Science College, Palghar** participated
in the program “**Kona Kona Shiksha**”, conducted by National Institute of Securities Markets (NISM) under
the aegis of CSR program of Kotak Securities Limited
On **06-Aug-2021** and the Quiz conducted
subsequent to it.

NiSM

राष्ट्रीय प्रतिभूति बाजार संस्थान
National Institute of Securities Markets
An Educational Initiative of SEBI

Kona Kona
Shiksha



Certificate

This is to certify that

Kajol Jayvant Parab

From **Sonopant Dandekar Arts, V.s. Apte Commerce And M.h. Mehta Science College, Palghar** participated
in the program “**Kona Kona Shiksha**”, conducted by National Institute of Securities Markets (NISM) under
the aegis of CSR program of Kotak Securities Limited
On **06-Aug-2021**, and scored **67.0 %** in the Quiz conducted
subsequent to it.



Sonopant Dandekar Shikshan Mandali's

Sonopant Dandekar Arts, V. S. Apte Commerce & M. H. Mehta Science College, Palghar

(Best College - University of Mumbai)

(Amongst Top 100 Colleges in India by 'India Today - MDRA Survey 2019')

Investor Awareness Forum

Department of Commerce & Department of Management Studies

“Financial Education For Young Citizen Kona Kona Shiksha”

Feedback



Neel Mehta

Session 4.

KONA KONA SIKSHA initiative by NISM.
CSR activity of KOTAK, WISDOM XTRA,
Sonopant Dandekar College organized a 5 days
workshop on learning about investment education & financial
literacy.

Shalmili Shetty, Dr. Manish Deshmukh, Prof. Shreyas
Mishra inaugurated this workshop. Our honourable speaker
Dipali Chank thought about where to invest, when,
which are the legal bodies & what are financial
goals. The vitals of savings & investments was briefly
explained & differentiated.

Also, some tips were shared for our daily habits
for example i) Write down expenses for next 6 months.
ii) Add targets of (time) & (value) in our savings
iii) First save & then spend
iv) Keep money away if we want to save
v) Reasonable savings.

Apart this, significance of Compound interest &
“Rule of 72” was explained which will
help for calculating our savings, investments & amount of
returns in specific period of time.

Dipali Ma'am took an interactive & descriptive
session. She was very soft & confident. The knowledge
about Finance sector she have was accurate & amazing.
It was very great opportunity to listen her.

Thankyou Team!
(KONA KONA SIKSHA, NISM,
WISDOM XTRA, CSR KOTAK SEC.,
SONOPANT DANDEKAR COLLEGE)

Thanks Letter to Principal



WX Consultants Pvt Ltd

Date: 06-08-2021

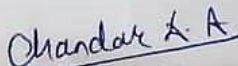
To,
The Principal
Sonopant Dandekar Arts, V.S.Apte Commerce &
M.H.Mehta Science College
Palghar

Subject: Thank you for your association to conduct "Financial Education for Young Citizen - Kona Kona Shiksha"

WX Consultants Pvt.Ltd. would like to thank Investor Awareness Forum Department of Commerce & Department of Management Studies Sonopant Dandekar Arts, V.S.Apte Commerce & M.H.Mehta Science College, for your association to conduct "Financial Education for Young Citizen - Kona Kona Shiksha" Initiated by National Institute of Securities Market & Kotak Kama. The objective of the initiative is to contribute towards improving financial education among students.

Thank you for the inclined approach towards holistic development of the stakeholders of academicians.

Regards,


Dipali Chandak

Director (9423785054)

WX Consultants Pvt Ltd, Nashik

For More Details Contact: Mrs.Shalmali Shetty (8484844755)



Office Address: WX Consultants Pvt Ltd, Spectrum Building, Suyojit Lawns Road, Plot No. 10/A,
Kamgar Nagar Satpur, Nashik- 422007

Office Telephone: +91 253-6603229 Email: info@wisdomxtra.com, wisdomxtra@gmail.com

Website: www.wisdomxtra.com

Thanks Letter to Coordinator



WX Consultants Pvt Ltd

Date: 06-08-2021

To,
Dr. Manish Deshmukh,
Head, Department of Commerce
Sonopant Dandekar Arts, V.s.Apte Commerce &
M.H.Mehta Science College
Palghar

Subject: Thank you for your coordination to make the "Financial Education for Young Citizen - Kona Kona Shiksha" program successful

WX Consultants Pvt.Ltd. would like to thank Investor awareness Forum Department of Commerce & Department of Management Studies Sonopant Dandekar Arts, V.S.Apte Commerce & M.H.Mehta Science College, for your coordination to conduct "Financial Education for Young Citizen - Kona Kona Shiksha" Initiated by National Institute of Securities Market & Kotak Kama. The objective of the initiative is to contribute towards improving financial education among students.

Thank you for the inclined approach towards holistic development of the stakeholders of academicians.

Regards,

Chandak A. A.
Dipali Chandak

Director (9423785054)

WX Consultants Pvt Ltd, Nashik

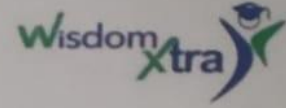
For More Details Contact: Mrs.Shalmali Shetty (8484844755)



Office Address: WX Consultants Pvt Ltd, Spectrum Building, Suyojit Lawns Road, Plot No. 10/A,
Kamgar Nagar Satpur, Nashik- 422007

Office Telephone: +91 253-6603229 Email: info@wisdomxtra.com, wisdomxtra@gmail.com
Website: www.wisdomxtra.com

Thanks Letter to Coordinator



WX Consultants Pvt Ltd

Date:-

To,
Dr. Shreya Mishra
Head, Department of Management Studies
Sonopant Dandekar Arts, V.S. Apte Commerce &
M.H.Mehta Science College
Palghar

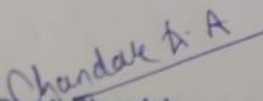
Subject: Thank you for your coordination in making "Financial Literacy Mission" program successful.

WX Consultants Pvt.Ltd would like to thank **Investor Awareness Forum Department of Commerce & Department of Management Studies Sonopant Dandekar Arts, V.S.Apte Commerce & M.H.Mehta Science College** for your association in "Financial Literacy Mission" Initiated by the Security Exchange Board of India (SEBI) & Bombay Stock Exchange Investor Protection Fund (BSE IPF) Mumbai.

The objective of the initiative is to contribute towards improving financial literacy among participants.

Thank you for the inclined approach towards holistic development of the stakeholders of academia.

Regards,


Dipali Chandak
Director (9423785054)
WX Consultants Pvt. Ltd, Nashik

For more Details Contact: Mrs. Shalmali Shetty, Head T& D (8484844755)
Email: wisdomxtraconsultants@gmail.com

Office Address: WX Consultants Pvt Ltd, Spectrum Building, Suyojit Lawns Road, Plot No. 10/A,
Kamgar Nagar Satpur, Nashik- 422007
Office Telephone: +91 253-6603229 Email: info@wisdomxtra.com, wisdomxtra@gmail.com
Website: www.wisdomxtra.com

Certificate to Coordinator





Sonopant Dandekar Shikshan Mandali's

Sonopant Dandekar Arts, V. S. Apte Commerce & M. H. Mehta Science College, Palghar

(Best College - University of Mumbai)

(Amongst Top 100 Colleges in India by 'India Today - MDRA Survey 2019')

Investor Awareness Forum

Department of Commerce & Department of Management Studies

“Financial Education For Young Citizen Kona Kona Shiksha’

EVENT REPORT

Name of the Event	: “Financial Education For Young Citizen Kona Kona Shiksha’ Batch No. 1
Date	: 3rd August to 6th August 2021
Time	: 03.00 p.m. to 05.00 p.m.
No. of Students Participated	: 62

About the Event :

National Institute of Securities Markets (NISM) and Kotak Securities Ltd (KSL) has launched a project-Kona Kona Shiksha, a CSR initiative of KSL on Education and Livelihood to promote financial literacy among the young citizens of the country.

Being a knowledge partner, NISM will implement the project through empaneled Resource Persons and train students at colleges across India through online or offline teaching.

Wx Consultants Pvt. Ltd. organized 4 days online ‘Financial Education For Young Citizen Kona Kona Shiksha’ in association with Department of Commerce and Department of Management Studies under the banner of Investor Awareness Forum.

Event Objectives :

1. “Kona Kona Shiksha” empowers students with knowledge on personal finance, fundamentals of investing in securities markets, investment principles and practices, etc.
2. The aim of KSL’s CSR initiative is to create financially knowledgeable and skilled students and to open-up career opportunities in the financial services industry.

Learning Outcome :

“Kona Kona Shiksha” empowered students with knowledge on personal finance, fundamentals of investing in securities markets, investment principles and practices, etc. The aim of KSL’s CSR Project of providing financially knowledgeable and skills to youth and to open-up career opportunities in the financial services industry was fulfilled.

Participated students got knowledge about

1. In this Programme awareness about personal finance framework was created amongst students.
2. Awareness about pre-requisites for investing in securities markets.
3. Experts gave guidelines about precautions and risk involved while investing in securities markets
4. Students learnt about evaluation of investment opportunities in securities markets.
5. Students came to know about employment opportunities in financial service industries.
6. Awareness was Created about self-employment opportunities viz. investment advisors or authorized persons of brokers.
7. Students got information employment opportunities financial services industry and practical guidelines for facing interviews.



Dr. Manish Madhav Deshmukh
Assistant Professor and Head
Department of Commerce